



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [DIME COMMUNITY BANCSHARES, INC.](#)

City/State [HAUPPAUGE, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,066,364](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DIME COMMUNITY BANCSHARES, INC.](#)
[898 VETERAN'S MEMORIAL HIGHWAY](#)
[HAUPPAUGE, NY 11788](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	12,097,626			5,867,322			4,724,615			4,498,290			4,200,054																	
Net income (\$000)	103,996			42,042			51,691			39,227			20,539																	
Number of BHCs in peer group	130			147			146			154			148																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.60			2.96			3.21			3.05	3.33	27	3.06	3.29	29															
+ Non-interest income	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18	0.43	0.93	16															
- Overhead expense	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	2.18	2.60	29															
- Provision for credit losses	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23	0.33	0.11	90															
+ Securities gains (losses)	0.01	0.01	75	0.06	0.02	84	0	0.01	62	-0.18	0	1	0	0.01	40															
+ Other tax equivalent adjustments		0			0			0		0.01	0	92	0.03	0	95															
= Pretax net operating income (tax equivalent)	1.66			1.22			1.53			1.10	1.55	15	1	1.55	8															
Net operating income	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18	0.49	0.95	10															
Net income	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18	0.49	0.95	10															
Net income (Subchapter S adjusted)		1.97			1.27			1.41			1.41				1.11															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.06			3.78			4.49			4.07	4.38	28	3.90	4.06	38															
Interest expense	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48	0.59	0.54	61															
Net interest income (tax equivalent)		2.80			3.17			3.45			3.29	3.58	30	3.32	3.54	32														
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54	0.29	0.10	88															
Earnings coverage of net loan and lease losses (X)	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55	6.49	0.97	31															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57	1.02	0.95	60															
Allowance for loan and lease losses / Total loans and leases	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58	1.02	0.94	61															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.49	48	0.48	0.67	39	0.46	0.56	46	0.09	0.57	7	0.22	0.57	14															
30-89 days past due loans and leases / Total loans and leases	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23	0.12	0.32	16															
Liquidity and Funding																														
Net noncore funding dependence	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29	17.89	13.97	65															
Net short-term noncore funding dependence	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41	16.35	9.65	77															
Net loans and leases / Total assets	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28	69.34	72.64	33															
Capitalization																														
Tier 1 leverage ratio	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6	7.89	10.04	5															
Holding company equity capital / Total assets	9.88	10.71	36	8.05	10.51	12	10.10	11.37	30	9.66	11.21	27	9.69	10.84	30															
Total equity capital (including minority interest) / Total assets	9.88	10.82	35	8.05	10.57	11	10.10	11.43	28	9.66	11.30	26	9.69	10.89	29															
Common equity tier 1 capital / Total risk-weighted assets	9.49	12.42	6	10.30	12.44	15	10.16	12.50	13	10.42	12.37	21	9.96	11.90	20															
Net loans and leases / Equity capital (X)	7.69	5.53	87	8.89	6.79	87	7.36	6.55	71	7.15	6.70	63	7.16	6.82	59															
Cash dividends / Net income	49.61	28.27	89	45.66	29.42	72	35.63	25.65	63	46.76	24.05	85	88.80	32.32	94															
Cash dividends / Net income (Subchapter S adjusted)		3.14			39.66			93.20			35.12				19.39															
Growth Rates																														
Assets	87.53	10.50	99	30.74	16.11	89	4.72	8.66	33	6.10	9.35	46	9.25	9.89	62															
Equity capital	130.31	7.46	99	4.16	8.42	24	9.55	12.19	40	5.74	12.50	26	5.20	13.71	22															
Net loans and leases	99.01	3.36	99	25.84	9.99	91	12.81	8.63	74	5.64	10.51	33	19.29	12.54	79															
Noncore funding	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11	1.19	-3.35	61															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46															
Long-term debt / Equity capital	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91	18.32	4.39	92															
Equity investment in subsidiaries / Equity capital	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90	116.70	105.17	84															
Cash from ops + noncash items + op expense / Op expense + dividends	42.25	154.48	9	113.27	138.81	39	111	152.31	36	70.66	123.74	22	6.67	100.80	6															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	359,016	169,410	158,228	144,380	126,420	111.92	207.58
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	358,500	168,665	157,248	143,689	125,709	112.55	209.05
Tax-exempt income on loans and leases.....	516	745	980	691	711	-30.74	-28.43
Estimated tax benefit on income on loans and leases.....				186	381		
Income on loans and leases (tax equivalent).....				144,566	126,801		
Investment interest income (tax equivalent).....				22,072	22,440		
Interest on balances due from depository institutions.....	644	673	1,697	1,075	278	-4.31	338.10
Interest income on other earning assets.....	2,332	1,541	1,535	1,867	1,701	51.33	99.66
Total interest income (tax equivalent).....				169,580	151,220		
Interest on time deposits of \$250K or more	2,935	2,163	2,269	1,904	1,360	35.69	
Interest on time deposits < \$250K.....	4,718	2,381	3,503	2,904	1,208	98.15	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,874	10,435	23,687	15,928	7,858	-14.96	69.03
Interest on other borrowings and trading liabilities.....	10,490	8,472	9,879	6,929	7,724	23.82	92.83
Interest on subordinated debt and mandatory convertible securities				4,539	4,539		
Total interest expense.....	27,017	23,451	39,338	32,204	22,689	15.21	60.39
Net interest income (tax equivalent).....				137,376	128,531		
Non-interest income.....	40,511	16,036	25,039	19,382	17,947	152.63	161.67
Adjusted operating income (tax equivalent)				156,758	146,478		
Overhead expense.....	244,949	113,115	95,992	98,073	91,610	116.55	218.26
Provision for credit losses.....	6,212	11,500	5,700	1,800	14,050		11.93
Securities gains (losses)	1,207	3,525	201	-7,921	38	-65.76	168.82
Other tax equivalent adjustments				596	1,206		
Pretax net operating income (tax equivalent).....				49,560	42,062		
Applicable income taxes	44,170	13,685	14,060	9,141	18,946	222.76	135.01
Tax equivalent adjustments				1,192	2,577		
Applicable income taxes (tax equivalent).....				10,333	21,523		
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	103,996	42,042	51,691	39,227	20,539	147.36	193.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	103,996	42,042	51,691	39,227	20,539	147.36	193.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	103,996	42,042	51,691	39,227	20,539	147.36	193.02
Investment securities income (tax equivalent).....				22,072	22,440		
US Treasury and agency securities (excluding mortgage-backed securities)	2,024	365	465	837	1,198	454.52	56.41
Mortgage-backed securities	15,432	8,955	15,366	15,842	14,714	72.33	17.38
All other securities				5,393	6,528		
Cash dividends declared.....	51,597	19,197	18,420	18,342	18,238	168.78	219.68
Common	44,311	19,197	18,420	18,342	18,238	130.82	174.54
Preferred.....	7,286	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Percent of Average Assets																
Interest income (tax equivalent).....		2.85			3.53			4.19		3.77	4.08	25	3.60	3.78	34	
Less: Interest expense	0.22	0.23	59	0.40	0.54	33	0.83	0.95	38	0.72	0.75	48	0.54	0.50	61	
Equals: Net interest income (tax equivalent)		2.60			2.96			3.21		3.05	3.33	27	3.06	3.29	29	
Plus: Non-interest income	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18	0.43	0.93	16	
Equals: adjusted operating income (tax equivalent)		3.70			3.96			4.16		3.48	4.27	18	3.49	4.26	16	
Less: Overhead expense.....	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	2.18	2.60	29	
Less: Provision for credit losses.....	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23	0.33	0.11	90	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46	
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	75	0.06	0.02	84	0	0.01	62	-0.18	0	1	0	0.01	40	
Plus: other tax equivalent adjustments		0			0			0		0.01	0	92	0.03	0	95	
Equals: Pretax net operating income (tax equivalent)		1.66			1.22			1.53		1.10	1.55	15	1	1.55	8	
Less: Applicable income taxes (tax equivalent).....		0.38			0.27			0.35		0.23	0.32	20	0.51	0.59	33	
Less: Minority interest.....	0	0	40	0	0	45	0	0	45	0	0	46	0	0	47	
Equals: Net operating income		0.86	1.26	11	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18	0.49	0.95	10
Plus: Net extraordinary items.....		0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18	0.49	0.95	10	
Memo: Net income (last four quarters)	0.86	1.26	11	0.72	0.97	25	1.09	1.19	36	0.87	1.22	17	0.49	0.95	10	
Net income-BHC and noncontrolling (minority) interest	0.86	1.27	9	0.72	0.97	25	1.09	1.19	37	0.87	1.22	17	0.49	0.95	9	
Margin Analysis																
Average earning assets / Average assets	93.79	93.08	58	92.48	93.47	35	91.89	93.22	34	92.70	93.23	40	92.23	93.19	38	
Average interest-bearing funds / Average assets.....	54.36	61.99	19	54.09	68.25	9	59.52	70.66	13	59.80	70.70	11	61.03	70.06	16	
Interest income (tax equivalent) / Average earning assets		3.06			3.78			4.49			4.07	4.38	28	3.90	4.06	38
Interest expense / Average earning assets.....	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48	0.59	0.54	61	
Net interest income (tax equivalent) / Average earning assets		2.80			3.17			3.45		3.29	3.58	30	3.32	3.54	32	
Yield or Cost																
Total loans and leases (tax equivalent).....		4.01			4.28			4.98		4.52	4.85	27	4.53	4.52	53	
Interest-bearing bank balances	0.09	0.14	9	0.17	0.32	12	2.38	2.26	65	1.72	1.88	40	1.32	1.13	73	
Federal funds sold and reverse repos		0.25			0.43			2.02			1.50			0.83		
Trading assets		0.45			0.80			0.49			0.70			0.48		
Total earning assets	3.39	3.04	72	3.40	3.80	17	4.18	4.47	29	4.05	4.33	32	3.87	3.98	40	
Investment securities (tax equivalent)		1.77			2.32			2.74		2.50	2.69	35	2.21	2.61	27	
US Treasury and agency securities (excluding mortgage-backed securities)	0.75	1.14	26	1.33	1.87	26	1.61	2.54	12	2.26	2.20	66	1.89	1.66	70	
Mortgage-backed securities	1.47	1.57	43	2.06	2.05	54	2.48	2.54	44	2.41	2.44	49	2.06	2.19	31	
All other securities		2.81			3.24			3.80		3.05	3.74	25	2.79	3.85	22	
Interest-bearing deposits		0.18	0.21	51	0.36	0.62	15	0.89	1.13	27	0.67	0.85	33	0.38	0.52	34
Time deposits of \$250K or more	1.11	0.66	88	1.72	1.60	60	1.81	2.13	20	1.71	1.57	62				
Time deposits < \$250K.....	0.64	0.62	58	1.37	1.49	34	2.09	1.91	63	1.56	1.42	58				
Other domestic deposits	0.17	0.15	64	0.42	0.36	66	1.13	0.86	73	0.82	0.64	67				
Foreign deposits		0.14			1.24			2.53			1.85			0.84		
Federal funds purchased and repos.....	0.06	0.17	30	0.92	0.37	86	1.88	1.23	75	1.71	1.03	75	1.19	0.68	76	
Other borrowed funds and trading liabilities	0	1.27	2	0	0.55	27	0	1.03	24	1.76	2.10	18	1.52	1.48	59	
All interest-bearing funds.....	0.41	0.37	66	0.74	0.79	46	1.40	1.34	55	1.20	1.06	61	0.89	0.71	73	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	40,511	16,036	25,039	19,382	17,947
Fiduciary activities income	0	1	2	2	2
Service charges on deposit accounts - domestic	5,165	3,462	5,197	5,347	4,980
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	71	75
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....				0	0
Net servicing fees	1,004	499	432	303	419
Net securitization income				0	0
Net gains (losses) on sales of loans, OREO, other assets.....	25,288	3,884	1,931	2,461	1,612
Other non-interest income.....	7,614	8,115	17,385	11,198	10,859
Total overhead expenses	244,949	113,115	95,992	98,073	91,610
Personnel expense.....	126,083	67,159	56,244	50,458	45,766
Net occupancy expense.....	30,347	15,698	15,395	14,230	14,948
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,622	656	787	917	1,047
Other operating expenses.....	85,897	29,602	23,566	32,468	29,849
Fee income on mutual funds and annuities.....	0	0	0	45	59
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	802	502	496	473	480
Average personnel expense per employee.....	157.21	133.78	113.40	106.68	95.35
Average assets per employee.....	15,084.32	11,687.89	9,525.43	9,510.13	8,750.11

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.17	11	0	0.51	36	0	0.66	35	0.23	1.69	42	0.33	1.89
Overhead expenses / Net Interest Income + non-interest income	61.53	59.28	54	63.97	61.22	64	57.40	61.79	31	62.80	61.22	58	63.13	62.21
Percent of Average Assets														
Total overhead expense	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	2.18	2.60
Personnel expense.....	1.04	1.21	29	1.14	1.42	26	1.19	1.50	23	1.12	1.46	21	1.09	1.47
Net occupancy expense.....	0.25	0.23	63	0.27	0.30	39	0.33	0.32	57	0.32	0.31	52	0.36	0.32
Other operating expenses.....	0.73	0.72	64	0.52	0.73	18	0.52	0.76	18	0.74	0.79	47	0.74	0.79
Overhead less non-interest income	1.69	1.10	93	1.65	1.44	67	1.50	1.65	34	1.75	1.65	59	1.75	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	58.83			58.93			59.91		62.56	60.51	62	62.54	61.01	56
Personnel expense.....	32.93			33.88			34.17		32.19	34.42	36	31.24	34.72	23
Net occupancy expense.....	6.23			7.04			7.50		9.08	7.33	79	10.20	7.51	88
Other operating expenses.....	19.18			17.57			17.93		21.30	18.28	78	21.09	18.30	75
Total non-interest income	27.67			23.45			19.83		12.36	20.30	23	12.25	21.24	18
Fiduciary activities income	2.20			1.45			1.61		0	1.95	41	0	1.95	42
Service charges on domestic deposit accounts	3.27			2.67			3.21		3.41	3.58	49	3.40	3.83	44
Trading revenue.....	0.62			0.10			0.07		0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	2.58			1.03			0.91		0.05	0.85	30	0.05	0.92	27
Insurance activities revenue.....	0.36			0.41			0.37		0	0.46	19	0	0.44	17
Venture capital revenue.....	0.04			0			0		0	0	49	0	0	48
Net servicing fees	0.60			0			0.22		0.19	0.52	47	0.29	0.40	56
Net securitization income	0.01			0			0		0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	3.30			5.55			2.27		1.57	1.98	56	1.10	2.38	41
Other non-interest income.....	9.27			7.76			7.41		7.14	7.05	55	7.41	7.34	55
Overhead less non-interest income	30.52			34.63			39.47		50.20	39.75	80	50.29	39.09	85
Applicable income taxes / Pretax net operating income (tax equivalent)....	21.18			20.30			21.51		18.44	18.37	41	45.04	33.75	81
Applicable income tax + TE / Pretax net operating income + TE	22.67			22.51			23.31		20.85	21.35	41	51.17	38.57	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	8,299,697	3,143,937	3,049,485	2,662,549	2,517,882	163.99	291.25	
Commercial and industrial loans	930,854	1,479,355	617,297	591,332	562,934	-37.08	101.61	
Loans to individuals	16,165	22,534	24,370	19,110	19,803	-28.26	2.92	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	0	0	0	2,820	2,133		-100.00	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	9,250,154	4,650,188	3,692,928	3,275,811	3,102,752	98.92	255.71	
Less: Allowance for loan and lease losses	83,853	44,200	32,786	31,418	31,707	89.71	223.71	
Net loans and leases	9,166,301	4,605,988	3,660,142	3,244,393	3,071,045	99.01	256.04	
Debt securities that reprice or mature in over 1 year	1,698,288	454,660	639,469	762,994	855,826	273.53	77.86	
Mutual funds and equity securities	0	0	0	0	0	0	0	
Subtotal	10,864,589	5,060,648	4,299,611	4,007,387	3,926,871	114.69	207.83	
Interest-bearing bank balances	330,751	769,099	39,501	153,223	18,133	-57.00	2761.66	
Federal funds sold and reverse repos	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	44,732	81,400	132,460	78,055	84,956	-45.05	-49.24	
Trading assets	0	0	0	0	0	0	0	
Total earning assets	11,240,072	5,911,147	4,471,572	4,238,665	4,029,960	90.15	209.72	
Non-interest-bearing cash and due from depository institutions	62,971	107,729	77,693	142,145	76,614	-41.55	-38.43	
Premises, fixed assets, and leases	115,182	78,879	77,512	35,008	33,505	46.02	226.64	
Other real estate owned	0	0	0	175	0	0	0	
Investment in unconsolidated subsidiaries	0	0	0	0	0	0	-100.00	
Intangible and other assets	648,139	336,460	294,694	283,541	289,131	92.63	125.34	
Total assets	12,066,364	6,434,215	4,921,471	4,699,534	4,429,210	87.53	197.62	
Quarterly average assets	12,420,758	6,336,146	4,785,573	4,546,442	4,363,217	96.03	217.36	
Average loans and leases (YTD)	9,483,012	4,380,231	3,442,077	3,200,178	2,800,825	116.50	276.72	
Memoranda								
Loans held-for-sale	5,493	52,785	12,643	0	0	-89.59		
Loans not held-for-sale	9,244,661	4,597,403	3,680,285	3,275,811	3,102,752	101.08	255.50	
Real estate loans secured by 1–4 family	669,929	516,713	577,319	609,417	553,032	29.65	48.43	
Commercial real estate loans	7,629,350	2,626,792	2,471,722	2,052,652	1,964,330	190.44	357.33	
Construction and land development	322,628	85,401	98,923	124,748	109,087	277.78	284.86	
Multifamily	3,357,044	900,130	812,670	586,198	595,666	272.95	547.48	
Nonfarm nonresidential	3,949,678	1,641,261	1,560,129	1,341,706	1,259,577	140.65	270.54	
Real estate loans secured by farmland	418	432	444	480	520	-3.24	-76.10	
Total investment securities	1,743,020	536,060	771,929	841,049	940,782	225.15	67.12	
U.S. Treasury securities	244,769	0	50,822	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	80,254	0	4,995	29,050	56,814	26.09		
Municipal securities	38,946	65,803	75,972	94,271	147,784	-40.81	-78.70	
Mortgage-backed securities	1,227,020	391,167	572,937	652,084	669,090	213.68	67.48	
Asset-backed securities	0	23,950	23,401	23,219	23,401	-100.00	-100.00	
Other debt securities	152,031	55,140	43,802	42,425	43,693	175.72	268.14	
Mutual funds and equity securities	0	0	0	0	0	0	0	
Available-for-sale securities	1,563,711	450,360	638,291	680,886	759,916	247.21	90.76	
U.S. Treasury securities	244,769	0	50,822	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	80,254	0	4,995	29,050	56,814	26.09		
Municipal securities	38,946	42,088	34,964	40,731	87,022	-7.47	-66.47	
Mortgage-backed securities	1,047,711	329,182	480,307	545,461	548,986	218.28	78.47	
Asset-backed securities	0	23,950	23,401	23,219	23,401	-100.00	-100.00	
Other debt securities	152,031	55,140	43,802	42,425	43,693	175.72	401.80	
Mutual funds and equity securities	0	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)	-1,955	3,625	1,389	-3,371	-981			
Available-for-sale securities appreciation (depreciation)	-10,384	4,373	-1,172	-16,495	-15,987			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	727,818	402,000	403,491	358,747	515,768	81.05	27.21	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	1,102,603	987,588	645,002	589,027	550,549	11.65	150.59
NOW, ATS and transaction accounts	189,911	129,017	54,961	91,444	113,811	47.20	113.31
Time deposits less brokered deposits < \$250K	453,085	95,427	58,228	3,174	-31,076	374.80	
MMDA and other savings accounts	8,313,217	4,084,203	2,806,707	2,876,431	2,447,819	103.55	279.56
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,058,816	5,296,235	3,564,898	3,560,076	3,081,103	89.92	268.84
Time deposits of \$250K or more	200,113	121,785	129,648	128,509	93,012	64.32	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,862	1,223	999	539	50,877	52.25	-98.15
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	25,000	215,000	440,626	240,433	500,083	-88.37	-94.67
Other borrowings w/remaining maturity over 1 year	0	0	40,351	0	1,291		-100.00
Brokered deposits < \$250K	200,045	71,233	120,101	197,808	160,428	180.83	
Noncore funding	427,020	409,241	731,725	567,289	805,691	4.34	-46.37
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	197,096	79,059	78,920	78,781	78,641	149.30	110.24
Other liabilities	190,693	131,730	48,655	39,439	34,456	44.76	557.34
Total liabilities	10,873,625	5,916,265	4,424,198	4,245,585	3,999,891	83.79	198.22
Equity Capital							
Perpetual preferred stock (including surplus)	116,569	0	0	0	0		
Common stock	416	199	199	198	197	109.05	117.80
Common surplus	494,125	360,741	356,436	352,093	347,691	36.98	50.00
Retained earnings	654,726	172,075	150,703	117,432	96,547	280.49	614.81
Accumulated other comprehensive income	-6,181	-10,128	-8,341	-15,112	-14,939		
Other equity capital components	-67,035	-5,056	-1,843	-781	-296		
Total holding company equity capital	1,192,620	517,831	497,154	453,830	429,200	130.31	192.32
Noncontrolling (minority) interest in subsidiaries	119	119	119	119	119	0.00	0.00
Total equity capital, including minority interest	1,192,739	517,950	497,273	453,949	429,319	130.28	192.26
Total liabilities and capital	12,066,364	6,434,215	4,921,471	4,699,534	4,429,210	87.53	197.62
Memoranda							
Non-interest-bearing deposits	3,920,423	2,472,727	1,518,958	1,448,605	1,338,701	58.55	240.53
Interest-bearing deposits	6,538,551	3,016,526	2,295,689	2,437,788	1,995,842	116.76	268.42
Total deposits	10,458,974	5,489,253	3,814,647	3,886,393	3,334,543	90.54	257.45
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	701,096	497,154	453,830	429,200	407,987		
Accounting restatements	1,686	-1,473	0	0	0		
Net income	103,996	42,042	51,691	39,227	20,539		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,880	8,906	4,794	4,504	18,485		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	60,273	7,814	1,512	586	350		
Changes incident to business combinations	491,210	0	0	0	0		
Less: Dividends declared	51,597	19,197	18,420	18,342	18,238		
Change in other comprehensive income	-257	-1,787	6,771	-173	777		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-121	0	0	0	0		
Holding company equity capital, ending balance	1,192,620	517,831	497,154	453,830	429,200		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	68.78	36.25	95	48.86	48.33	54	61.96	52.67	72	56.66	53.63	56	56.85	53.41	56
Commercial and industrial loans	7.71	10.76	37	22.99	13.47	87	12.54	11.45	61	12.58	11.42	61	12.71	10.82	64
Loans to individuals	0.13	3.36	12	0.35	2.29	31	0.50	2.71	34	0.41	2.65	29	0.45	2.58	31
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	0	4.47	0	0	1.39	21	0	1.08	22	0.06	2.64	10	0.05	2.62	10
Net loans and leases.....	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28	69.34	72.64	33
Debt securities over 1 year.....	14.07	19.46	32	7.07	13.53	19	12.99	13.66	48	16.24	13.20	67	19.32	13.96	77
Mutual funds and equity securities	0	0.06	13	0	0.05	22	0	0.06	18	0	0.05	19	0	0.07	15
Subtotal	90.04	79.22	91	78.65	83.47	22	87.36	86.76	46	85.27	87.24	30	88.66	87.26	57
Interest-bearing bank balances	2.74	8.50	16	11.95	6.78	79	0.80	2.97	24	3.26	2.30	74	0.41	2.34	22
Federal funds sold and reverse repos	0	0.54	28	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.37	1.56	24	1.27	2.03	47	2.69	2.10	70	1.66	2.14	60	1.92	1.92	69
Trading assets	0	0.49	19	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	93.15	91.77	67	91.87	92.98	35	90.86	92.39	30	90.19	92.24	21	90.99	92.22	32
Non-interest cash and due from depository institutions.....	0.52	0.82	23	1.67	1.07	81	1.58	1.14	78	3.02	1.25	97	1.73	1.26	76
Other real estate owned.....	0	0.01	9	0	0.03	13	0	0.04	10	0	0.04	23	0	0.06	6
All other assets.....	6.33	7.35	36	6.46	5.87	62	7.56	6.41	65	6.78	6.39	57	7.28	6.45	62
Memoranda															
Short-term investments	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61	2.33	4.63	38
U.S. Treasury securities.....	2.03	1.47	73	0	0.19	31	1.03	0.29	85	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0.67	0.82	61	0	1.28	5	0.10	1.25	25	0.62	1.67	47	1.28	1.50	57
Municipal securities	0.32	1.73	31	1.02	2.96	38	1.54	2.58	45	2.01	2.66	52	3.34	2.97	67
Mortgage-backed securities	10.17	14.14	35	6.08	8.52	37	11.64	9.38	65	13.88	8.73	78	15.11	9.19	84
Asset-backed securities	0	0.50	24	0.37	0.35	79	0.48	0.30	82	0.49	0.26	84	0.53	0.23	86
Other debt securities	1.26	0.53	79	0.86	0.60	70	0.89	0.53	74	0.90	0.52	76	0.99	0.48	79
Loans held-for-sale.....	0.05	0.55	32	0.82	0.58	74	0.26	0.39	62	0	0.29	9	0	0.32	10
Loans held for investment	76.62	58.06	89	71.45	69.07	54	74.78	72.01	59	69.71	73.24	31	70.05	72.42	37
Real estate loans secured by 1–4 family	5.55	11.46	26	8.03	14.47	28	11.73	16.02	38	12.97	16.83	41	12.49	16.44	42
Revolving	0.54	1.42	29	1.04	1.79	39	1.46	2.24	44	1.60	2.43	44	1.61	2.71	40
Closed-end, secured by first liens	4.83	9.67	29	6.65	12.11	27	9.95	13.07	40	11.09	13.60	47	10.70	13.03	47
Closed-end, secured by junior liens	0.18	0.17	67	0.34	0.27	69	0.32	0.37	50	0.27	0.41	43	0.17	0.39	29
Commercial real estate loans	63.23	22.69	98	40.83	30.65	82	50.22	33.26	90	43.68	33.39	78	44.35	33.79	79
Construction and land development	2.67	3.34	46	1.33	4.32	12	2.01	5	19	2.65	4.78	25	2.46	4.55	28
Multifamily	27.82	3.57	96	13.99	5.03	89	16.51	4.76	91	12.47	5.12	87	13.45	5.32	88
Nonfarm nonresidential	32.73	14.57	96	25.51	19.97	75	31.70	21.85	85	28.55	21.85	77	28.44	22.30	76
Real estate loans secured by farmland.....	0	0.30	26	0.01	0.85	26	0.01	0.95	26	0.01	0.88	24	0.01	0.81	24

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	89.72	61.05	94	67.61	69.38	43	82.58	72.74	68	81.28	72.88	64	81.15	73.20	65
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.72	61.05	94	67.61	69.38	43	82.58	72.74	68	81.28	72.88	64	81.15	73.20	65
Real estate loans secured by 1–4 family.....	7.24	19.86	15	11.11	20.91	26	15.63	22.29	35	18.60	23.13	44	17.82	22.92	42
Revolving	0.70	2.43	24	1.43	2.61	39	1.95	3.13	40	2.30	3.34	43	2.30	3.76	40
Closed-end.....	6.54	17.24	17	9.68	17.94	26	13.68	18.71	38	16.30	19.33	49	15.52	18.68	48
Commercial real estate loans	82.48	37.86	98	56.49	44.23	83	66.93	46.16	87	62.66	45.57	86	63.31	46.38	85
Construction and land development.....	3.49	5.65	40	1.84	6.26	12	2.68	6.97	18	3.81	6.53	27	3.52	6.35	27
1–4 family.....	0.27	1.18	35	0.48	1.14	33	0.44	1.47	25	0.45	1.52	23	0.66	1.50	33
Other	3.22	4.40	43	1.36	4.94	12	2.23	5.34	21	3.36	4.90	32	2.85	4.76	30
Multifamily.....	36.29	5.78	96	19.36	7.01	89	22.01	6.42	92	17.89	6.76	89	19.20	7.13	89
Nonfarm nonresidential	42.70	24.56	90	35.29	29.04	72	42.25	30.59	84	40.96	30.16	81	40.60	30.84	81
Owner-occupied.....	11.13	8.29	67	12.53	10	70	15.43	10.68	82	16.26	10.31	86	16	10.55	85
Other.....	31.57	15.94	93	22.77	18.53	70	26.82	19.36	80	24.70	19.35	73	24.59	19.91	71
Real estate loans secured by farmland.....	0	0.54	22	0.01	1.30	26	0.01	1.38	26	0.01	1.27	25	0.02	1.19	24
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	10.06	18.86	18	31.81	19.85	85	16.72	16.16	58	18.05	16.21	64	18.14	15.52	63
Loans to individuals	0.17	6.24	11	0.48	3.53	30	0.66	4	34	0.58	3.89	30	0.64	3.90	33
Credit card loans	0	0.53	48	0	0.03	67	0	0.04	66	0	0.04	68	0	0.03	69
Agricultural loans.....	0	0.34	12	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17
Other loans and leases.....	0	8.75	0	0	2.07	21	0	1.48	22	0.09	3.74	10	0.07	3.75	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	740.33	391.81	96	676.22	473.75	90	708.22	493.53	89	679.04	505.61	83	684.02	518.19	81
Real estate loans secured by 1–4 family.....	59.76	126.06	25	111.14	142.34	41	134.08	151.03	48	155.42	161.34	55	150.24	159.68	53
Revolving	5.78	15.44	28	14.35	17.81	52	16.72	21.25	51	19.22	23.52	51	19.39	26.74	46
Closed-end.....	53.98	108.85	27	96.79	122.21	41	117.36	127.10	52	136.20	134.73	60	130.85	130.06	56
Commercial real estate loans	680.53	245.88	98	564.99	302.08	95	574.04	311.74	94	523.49	316.03	92	533.64	328.67	89
Construction and land development.....	28.78	35.95	46	18.37	42.85	18	22.97	46.63	22	31.81	44.92	35	29.64	44.44	35
1–4 family.....	2.21	7.42	37	4.75	7.52	42	3.82	9.52	29	3.77	10.21	29	5.59	10.44	43
Other	26.56	28.11	48	13.61	33.94	20	19.16	35.90	26	28.05	33.75	45	24.04	33.34	38
Multifamily.....	299.45	38.66	97	193.61	48.67	91	188.74	44.76	93	149.50	48.38	90	161.82	51.49	91
Nonfarm nonresidential	352.31	158.05	96	353.01	198.42	97	362.33	206.64	95	342.18	208.15	93	342.18	217.26	90
Owner-occupied.....	91.86	52.99	81	125.31	67.98	89	132.29	71.54	91	135.82	70.68	89	134.89	73.43	92
Other	260.45	102.54	96	227.70	125.78	90	230.03	130.65	90	206.36	134.17	84	207.29	140.40	81
Real estate loans secured by farmland.....	0.04	3.22	25	0.09	8.35	26	0.10	8.66	27	0.12	8.13	25	0.14	7.80	26
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	83.03	114.45	40	318.19	133.93	95	143.36	106.70	72	150.81	107.07	75	152.93	105.25	77
Loans to individuals	1.44	34.55	14	4.85	22.15	39	5.66	24.83	42	4.87	24.45	32	5.38	23.98	36
Credit card loans	0	2.77	48	0.01	0.20	68	0.01	0.24	66	0.01	0.24	68	0.01	0.19	69
Agricultural loans.....	0	1.86	12	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17
Other loans and leases.....	0	51.06	0	0	13.62	21	0	10.25	22	0.72	25.58	11	0.58	25.83	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	73.28	30.07	98	45.61	34	81	53.06	35.38	87	48.03	35.09	80	48.97	35.69	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	604.66	195.33	98	456.23	232.08	93	455.08	239.13	93	401.22	243.62	87	412.76	253.35	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	696.52	252.85	98	581.54	304.52	95	587.37	315.15	95	537.04	318.90	92	547.65	331.68	91

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61	2.33	4.63	38
Liquid assets	16.13	29.03	19	19.71	19.32	52	15.16	16.28	48	20.78	15.56	78	18.53	15.94	67
Investment securities	14.45	21.63	26	8.33	16.07	16	15.68	16.41	51	17.90	16.02	61	21.24	16.65	73
Net loans and leases	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28	69.34	72.64	33
Net loans, leases and standby letters of credit	76.26	59.49	86	71.98	69.67	52	74.85	72.78	55	69.59	73.71	29	69.94	73.08	34
Core deposits	83.36	75.71	82	82.31	76.49	75	72.44	71.61	51	75.75	69.97	71	69.56	69.79	46
Noncore funding	3.54	10.30	20	6.36	10.29	32	14.87	14.61	50	12.07	16.58	34	18.19	17.09	57
Time deposits of \$250K or more	1.66	1.58	61	1.89	3.37	27	2.63	4.33	26	2.73	4.28	36	2.10	3.54	34
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0.02	1.23	25	0.02	0.62	47	0.02	0.77	37	0.01	0.96	36	1.15	1.20	60
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.02	0.54	42	0.02	0.59	52	0.02	0.75	40	0.01	0.97	36	1.15	1.21	63
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.21	1	46	3.34	1.06	84	8.95	2.75	88	5.12	3.63	65	11.29	4.47	87
Earning assets that reprice within 1 year	30.88	37.37	32	36.31	31.93	64	29.82	33.16	44	25.18	32.35	33	20.16	33.41	18
Interest-bearing liabilities that reprice within 1 year	5.81	6.39	63	3.70	14.04	10	4.14	18.54	4	5.37	18.20	9	2.84	16.67	3
Long-term debt that reprices within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	25.07	29.65	39	32.60	17.03	81	25.68	13.71	73	19.81	12.98	62	17.33	15.65	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29	17.89	13.97	65
Net short-term noncore funding dependence	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41	16.35	9.65	77
Short-term investment / Short-term noncore funding	94.48	273.46	25	221.73	230.45	63	28.24	78.10	38	44.80	62.28	61	13.84	46.67	29
Liquid assets - short-term noncore funding / Nonliquid assets	15.30	36.68	24	17.12	16.27	55	3.28	6.90	44	12.36	4.17	74	2.09	3.68	46
Net loans and leases / Total deposits	87.64	72.79	82	83.91	84.20	47	95.95	90.96	63	83.48	92.88	22	92.10	92.86	40
Net loans and leases / Core deposits	91.13	78.25	77	86.97	91.10	40	102.67	102.55	53	91.13	106.50	20	99.67	105.03	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.19	0.12	33	0.85	0.88	64	0.35	0.36	66	-0.93	-0.47	23	-0.29	-0.05	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1	-0.25	28	1.03	3.63	17	-0.29	1.28	6	-4.57	-1.95	9	-4.75	-0.62	2
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.03			-0.02			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	10.29	14.28	51	15.99	5.36	83	17.31	7.25	81	19.04	10.76	75	19.23	13.07	67
Available-for-sale securities	89.71	83.77	49	84.01	93.39	17	82.69	91.33	20	80.96	88.32	26	80.77	86.93	32
U.S. Treasury securities	14.04	6.70	80	0	1.22	31	6.58	2.07	86	0	2.08	27	0	1.33	31
US agency securities (excluding mortgage-backed securities)	4.60	4.12	69	0	8.39	5	0.65	8.16	23	3.45	11	42	6.04	10.16	53
Municipal securities	2.23	8.22	39	12.28	18.61	47	9.84	15.40	43	11.21	16.63	49	15.71	17.86	51
Mortgage-backed securities	70.40	66.54	54	72.97	54.48	75	74.22	57.07	74	77.53	54.50	81	71.12	55.76	71
Asset-backed securities	0	2.50	24	4.47	1.97	82	3.03	1.70	83	2.76	1.54	84	2.49	1.31	84
Other debt securities	8.72	3.08	83	10.29	4.34	80	5.67	3.73	75	5.04	3.75	70	4.64	3.25	73
Mutual funds and equity securities	0	0.29	13	0	0.44	22	0	0.49	18	0	0.41	19	0	0.58	15
Debt securities 1 year or less	2.57	7.78	27	15.18	13.69	67	17.16	13.55	67	9.28	13.91	52	9.03	11.90	53
Debt securities 1 to 5 years	25.21	18.25	70	12.99	20.49	40	9.91	23.43	27	10.58	23.42	28	17.27	23.53	41
Debt securities over 5 years	72.22	71.11	39	71.82	61.87	59	72.93	58.63	69	80.14	58.36	78	73.70	60.73	69
Pledged securities	41.76	32.26	65	74.99	44.55	78	52.27	43.76	60	42.65	42.20	50	54.82	46.78	57
Structured notes, fair value	0	0.11	40	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-55.85	27.98	1	394.59	136.94	86	-25.65	32.84	13	124.35	16.28	91	3.42	6.96	58
Investment securities	225.15	31.36	99	-30.56	16.36	4	-8.22	4.80	20	-10.60	8.02	9	-9.80	4.99	14
Core deposits	89.92	16.94	99	48.57	23.17	93	0.14	9.96	6	15.55	10.40	76	12.98	13.94	56
Noncore funding	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11	1.19	-3.35	61

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,272,018	953,237	786,526	702,569	700,983
Commit: Secured commercial real estate loans	370,650	221,046	146,082	101,803	166,610
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	2,015	1,936
Securities underwriting				0	0
Standby letters of credit	35,540	25,501	23,670	26,046	26,913
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	25,596	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps				433,401	437,967
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps				0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	10.54	22.78	10	14.82	16.09	43	15.98	16.97	46	14.95	17.31	35	15.83	17.28	42
Standby letters of credit	0.29	0.65	35	0.40	0.31	70	0.48	0.36	70	0.55	0.35	79	0.61	0.40	78
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.21	0.13	80	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	0	46.30	1	0	3.72	32	0	2.95	31	9.22	6.51	69	9.89	6.82	70
Interest rate contracts	0	32.46	1	0	3.62	32	0	2.87	31	9.22	6.40	69	9.89	6.72	70
Interest rate futures and forward contracts	0	3.25	12	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0	1.41	8	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19
Purchased options contracts (interest rate)	0	1.31	23	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	0	20.49	4	0	2.58	34	0	2.19	34	9.22	5.18	75	9.89	5.41	75
Foreign exchange contracts	0	6.30	26	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	13.41	44.98	6	21.76	24.20	42	22.85	24.81	42	21.95	25.18	34	25.03	25.74	48

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	0	0	0	433,401	437,967
Interest rate contracts	0	0	0	433,401	437,967
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	433,401	437,967
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	433,401	437,967
Interest rate contracts	0	0	0	433,401	437,967
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,656,043	1,377,100	1,113,894	433,401	437,967
One year or less	0	100,000	50,000	25,000	50,000
Over 1 year to 5 years	739,113	181,938	244,341	215,000	240,000
Over 5 years	1,916,930	1,095,162	819,553	193,401	147,967
Gross negative fair value (absolute value)	0	0	0	2,215	1,823
Gross positive fair value.....	0	0	0	6,363	4,546
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	6,363	4,546
Current credit exposure on risk-based capital derivative contracts	44,550	49,606	13,909	5,090	3,246
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts		94.17			99.50			99.57		100	99.91	54	100	99.91	56
Foreign exchange contracts		3.47			0.19			0.14		0	0	46	0	0.04	44
Equity, commodity, and other contracts		1.14			0			0.07		0	0	47	0	0	47
Futures and forwards		11.16			15.03			14.06		0	11.75	16	0	12.76	16
Written options		6.28			10.24			11.73		0	11.14	16	0	9.73	15
Exchange-traded		0.12			0			0		0	0	49	0	0	49
Over-the-counter		5.96			10.24			10.84		0	10.65	16	0	9.46	15
Purchased options		3.27			2.13			2.45		0	1.29	38	0	1.44	38
Exchange-traded		0.12			0			0		0	0	49	0	0	49
Over-the-counter		2.87			2.13			2.28		0	1.22	38	0	1.27	39
Swaps		74.26			71.83			64.61		100	65.42	91	100	66.04	90
Held for trading		40.42			16.03			15.01		0	13.60	38	0	16.18	35
Interest rate contracts		34.15			16.37			16.17		0	12.87	38	0	16.40	36
Foreign exchange contracts		1.68			0			0.11		0	0	48	0	0	47
Equity, commodity, and other contracts		0.60			0			0		0	0	49	0	0	49
Non-traded		59.58			83.97			84.99		100	86.40	61	100	83.82	64
Interest rate contracts		56.71			83.02			84.69		100	85.51	64	100	83.04	68
Foreign exchange contracts		0.40			0			0.01		0	0	47	0	0.01	46
Equity, commodity, and other contracts		0.09			0			0.01		0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)		92.53			79.60			80.07		100	82.85	77	100	87.47	80
One year or less		27.56			15.52			15.20		5.77	12.75	53	11.42	15.62	60
Over 1 year to 5 years		27.01			19.75			22.92		49.61	22.66	80	54.80	21.68	86
Over 5 years		29.89			32.47			34.12		44.62	36.28	55	33.78	37.90	43
Gross negative fair value (absolute value)		0.98			2.84			1.30		0.51	0.66	39	0.42	0.50	43
Gross positive fair value		1.34			2.25			1.14		1.47	1.10	73	1.04	0.92	66
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	2	0	0.01	33	0	0	32	0.01	0.01	69	0.01	0	67
Gross positive fair value (X)	0	0.05	1	0	0.01	33	0	0	32	0.02	0.01	80	0.01	0.01	79
Held for trading (X)	0	0.04	22	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0	0.01	5	0	0	35	0	0	34	0.02	0.01	86	0.01	0	85
Current credit exposure (X)	0.04	0.04	72	0.12	0.02	93	0.03	0.01	89	0.01	0	82	0.01	0	80
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.46	69	1.20	0.27	89	0.36	0.10	86	0.15	0.06	80	0.10	0.05	78

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		41,462		32,786		31,418		31,707		25,904	
Gross losses		9,656		2,012		4,482		2,841		8,294	
Write-downs, transfers to loans held-for-sale		0		0		3,670		0		0	
Recoveries		380		301		150		752		47	
Net losses		9,276		1,711		4,332		2,089		8,247	
Provision for loan and lease losses		6,212		11,500		5,700		1,800		14,050	
Adjustments		45,455		1,625		0		0		0	
Ending balance		83,853		44,200		32,786		31,418		31,707	
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	0.05	-0.09	85	0.20	0.38	19	0.12	0.12	57	0.04	0.12
Provision for loan and lease losses / Average loans and leases	0.07	-0.16	83	0.26	0.53	15	0.17	0.16	60	0.06	0.16
Provision for loan and lease losses / Net loan and lease losses	66.97	-105.48	74	672.12	672.96	63	131.58	142.73	52	86.17	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46	0.96	0.94
Allowance for loan and lease losses / Total loans and leases	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46	0.96	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	9.04	21.39	38	25.83	25.33	68	7.57	17.18	43	15.04	21.35
Allowance for loan and lease losses / Nonaccrual assets	208.04	364.13	31	199.44	336.78	41	192.72	315.75	51	1,118.87	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	193.62	287.08	35	199.44	293.46	49	188.91	283.41	53	1,008.28	259.30
Gross loan and lease losses / Average loans and leases	0.10	0.19	35	0.05	0.16	20	0.13	0.16	48	0.09	0.15
Recoveries / Average loans and leases	0	0.08	7	0.01	0.04	14	0	0.05	8	0.02	0.05
Net losses / Average loans and leases	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62	0.07	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0.11	0	99	0	0
Recoveries / Prior year-end losses	18.89	34.67	27	6.72	42.12	8	5.28	41.80	5	9.07	51.25
Earnings coverage of net loan and lease losses (X)	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50	24.02	29.27
Net Loan and Lease Losses By Type											
Real estate loans	0.04	0.02	75	0	0.04	29	0.12	0.02	91	0	0.01
Real estate loans secured by 1–4 family	-0.01	-0.02	53	0	0.01	41	-0.02	0.02	14	0	0.01
Revolving	-0.02	-0.07	49	0	0	33	-0.16	0.02	3	0.03	0.02
Closed-end	-0.01	-0.01	47	0	0.01	46	0	0.02	34	0	0.01
Commercial real estate loans	0.05	0.04	69	0	0.05	39	0.15	0.02	91	0	0.01
Construction and land development	0	0	64	0	0	57	0	-0.02	62	-0.04	-0.02
1–4 family	0	0	57	0	0	50	0	0	54	0	0
Other	0	0	64	0	-0.01	59	0	-0.02	62	-0.04	-0.02
Multifamily	0.01	0.01	81	0	0	51	0	0	56	0	0
Nonfarm nonresidential	0.09	0.05	75	0	0.07	42	0.24	0.03	92	0	0.02
Owner-occupied	0	0.01	55	0	0.01	54	0.24	0.01	95	0	0.01
Other	0.09	0.04	81	0	0.04	40	0	0.01	41	0	0.01
Real estate loans secured by farmland	0	0	54	0	0.01	44	0	0.01	45	0	0
Commercial and industrial loans	0.52	0.17	90	0.12	0.20	50	0.13	0.27	38	0.36	0.18
Loans to individuals	4.79	0.71	97	0.03	0.66	5	0	0.74	0	0.05	0.71
Credit card loans	105	1.84	98	0	1.71	15	0	1.89	14	0	1.65
Agricultural loans		0.02			0.01			0.02		0.03	
Loans to foreign governments and institutions		0									
Other loans and leases		0.10			0.44			0.14		0.28	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		73,388		11,613		6,366		4,400		3,614					
90+ days past due loans and leases		3,000		0		343		308		1,834					
Nonaccrual loans and leases.....		40,307		22,162		17,012		2,808		6,955					
Total past due and nonaccrual loans and leases.....		116,695		33,775		23,721		7,516		12,403					
Restructured 30–89 days past due		0		871		0		0		53					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		415		0		0		133		5					
Total restructured loans and leases		415		871		0		133		58					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		10,000		12,643		0		0					
Total past due and nonaccrual loans held for sale.....		0		10,000		12,643		0		0					
Restructured loans and leases in compliance		0		3,394		3,969		14,960		14,474					
Other real estate owned.....		0		0		0		175		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23	0.12	0.32	16
90+ days past due loans and leases	0.03	0.10	54	0	0.04	17	0.01	0.03	54	0.01	0.03	47	0.06	0.04	75
Nonaccrual loans and leases.....	0.44	0.46	50	0.48	0.60	46	0.46	0.48	56	0.09	0.49	10	0.22	0.46	19
90+ days past due and nonaccrual loans and leases.....	0.47	0.62	41	0.48	0.67	39	0.47	0.54	51	0.10	0.54	9	0.28	0.55	21
30–89 days past due restructured.....	0	0.01	21	0.02	0	89	0	0	29	0	0.01	27	0	0.01	58
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured.....	0	0.10	10	0	0.09	7	0	0.07	8	0	0.10	14	0	0.10	10
30–89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0.22	0	98	0.34	0	98	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23	0.12	0.32	16
90+ days past due assets	0.03	0.10	54	0	0.04	17	0.01	0.03	54	0.01	0.03	47	0.06	0.04	75
Nonaccrual assets	0.44	0.47	50	0.48	0.60	46	0.46	0.48	55	0.09	0.49	10	0.22	0.47	19
30+ days past due and nonaccrual assets	1.26	0.97	73	0.73	0.95	38	0.64	0.87	38	0.23	0.88	9	0.40	0.89	16
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.36	60	0.34	0.47	41	0.35	0.39	48	0.07	0.39	9	0.20	0.40	21
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.37	58	0.34	0.52	38	0.35	0.45	44	0.07	0.45	7	0.20	0.48	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.41	48	0.41	0.63	33	0.43	0.56	42	0.38	0.59	34	0.49	0.63	46
Allowance for loan and lease losses	48.07	62.64	45	59.79	72.10	45	63.99	92.08	39	57.11	95.97	33	67.75	100.14	35
Equity capital + allowance for loan and lease losses	3.16	3.60	47	4.70	5.64	45	3.96	4.77	46	3.70	5.09	38	4.66	5.57	49
Tier 1 capital + allowance for loan and lease losses	3.60	4.30	47	5.64	6.21	50	4.87	5.30	53	4.58	5.65	44	5.84	6.11	57
Loans and leases + other real estate owned	0.44	0.71	33	0.57	0.92	31	0.57	0.78	38	0.55	0.82	34	0.69	0.86	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																		
Real estate	30–89 days past due		0.75	0.26	93	0.24	0.25	57	0.18	0.28	40	0.12	0.29	25	0.14	0.29	22	
	90+ days past due		0.02	0.12	58	0	0.04	25	0.01	0.03	58	0.01	0.03	55	0.07	0.05	78	
	Nonaccrual.....		0.15	0.52	19	0.66	0.63	58	0.54	0.45	67	0.08	0.48	11	0.11	0.43	12	
Commercial and industrial	30–89 days past due		1.16	0.24	96	0.28	0.15	77	0.13	0.22	44	0.19	0.23	56	0.01	0.27	14	
	90+ days past due		0.11	0.04	88	0	0.02	31	0	0.02	30	0	0.02	32	0	0.01	32	
	Nonaccrual.....		2.93	0.57	96	0.09	0.61	20	0.09	0.74	14	0.11	0.61	23	0.74	0.60	70	
Individuals	30–89 days past due		0.66	0.63	58	0.46	0.52	54	0.51	0.60	47	0.44	0.68	48	0.21	0.69	33	
	90+ days past due		0	0.09	17	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29	
	Nonaccrual.....		2.26	0.17	96	0.67	0.14	94	0.12	0.12	63	0.27	0.15	77	0	0.21	14	
Depository institution loans	30–89 days past due			0.01			0			0			0			0		
	90+ days past due			0			0			0			0			0		
	Nonaccrual.....			0			0			0			0			0		
Agricultural	30–89 days past due			0.07			0.07			0.10			0.11			0.15		
	90+ days past due			0			0			0			0.01			0		
	Nonaccrual.....			0.70			0.57			0.80			0.46			0.31		
Foreign governments	30–89 days past due			0.50														
	90+ days past due			0														
	Nonaccrual.....			0.15														
Other loans and leases	30–89 days past due			0.12			0.67			0.28			0	0.18	23	0	0.12	27
	90+ days past due			0.01			0			0			0	0	41	0	0	44
	Nonaccrual.....			0.09			0.10			0.04			0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.62	0.46	75	1.24	0.46	91	0.66	0.53	67	0.35	0.52	48	0.51	0.56	55
	90+ days past due	0.29	0.24	78	0	0.06	28	0.06	0.05	75	0.05	0.04	69	0.05	0.06	68
	Nonaccrual	1.14	0.71	79	0.57	0.67	48	0.48	0.55	48	0.14	0.61	14	0.10	0.65	10
Revolving	30–89 days past due	0.79	0.28	89	0	0.25	13	1.88	0.36	93	1.37	0.36	92	0.46	0.29	70
	90+ days past due	0	0.02	35	0	0.01	41	0.48	0.01	97	0.41	0.02	95	0.38	0.02	95
	Nonaccrual	1.63	1.18	78	1.11	0.46	84	0.98	0.34	90	0.83	0.35	82	0.23	0.42	38
Closed-end	30–89 days past due	0.60	0.49	68	1.43	0.48	93	0.49	0.56	56	0.21	0.54	29	0.51	0.63	52
	90+ days past due	0.32	0.26	78	0	0.06	29	0	0.05	29	0	0.05	24	0	0.06	24
	Nonaccrual	1.08	0.67	83	0.49	0.69	40	0.41	0.57	36	0.04	0.64	8	0.08	0.68	10
Junior lien	30–89 days past due	0.11	0.01	96	0.43	0.01	98	0	0.02	42	0	0.02	14	0	0.03	12
	90+ days past due	0.01	0	92	0	0	44	0	0	41	0	0	38	0	0	36
	Nonaccrual	0.21	0.03	96	0	0.03	12	0	0.03	11	0	0.03	12	0	0.04	10
Commercial real estate	30–89 days past due	0.76	0.15	95	0.04	0.14	39	0.07	0.15	41	0.05	0.16	35	0.04	0.15	23
	90+ days past due	0	0.01	28	0	0.02	35	0	0.02	34	0	0.02	31	0.08	0.02	85
	Nonaccrual	0.07	0.38	17	0.68	0.57	65	0.55	0.34	73	0.06	0.41	20	0.11	0.33	25
Construction and development	30–89 days past due	0	0.17	17	0.25	0.16	76	0	0.20	22	0	0.17	21	0.26	0.18	79
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	15	0.13	0.21	66	0.12	0.18	65	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.13	21	0.25	0.09	87	0	0.12	26	0	0.06	28	0.26	0.08	87
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	18	0.13	0.16	71	0.12	0.14	70	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due	1.02	0.07	97	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.61	0.13	90	0.05	0.14	44	0.10	0.13	54	0.08	0.17	50	0.03	0.14	31
	90+ days past due	0	0.01	31	0	0.02	38	0	0.02	37	0	0.02	34	0.12	0.02	88
	Nonaccrual	0.13	0.45	20	1.08	0.73	76	0.87	0.36	84	0.10	0.52	25	0.18	0.40	33
Owner Occupied	30–89 days past due	0.08	0.04	78	0.04	0.05	57	0.10	0.06	70	0.08	0.08	69	0.03	0.06	48
	90+ days past due	0	0	37	0	0.01	40	0	0.01	40	0	0	38	0.03	0.01	83
	Nonaccrual	0.06	0.17	31	0.67	0.27	85	0.83	0.19	95	0.03	0.20	24	0.18	0.16	56
Other	30–89 days past due	0.53	0.08	90	0.01	0.06	51	0.01	0.05	44	0	0.07	18	0	0.06	19
	90+ days past due	0	0	37	0	0	44	0	0.01	41	0	0.01	39	0.09	0.01	91
	Nonaccrual	0.07	0.23	33	0.41	0.33	65	0.03	0.14	44	0.07	0.22	51	0	0.16	12
Farmland	30–89 days past due	0	0.10	31	0	0.08	33	0	0.21	28	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	46	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0	1.19	24	0	1.06	24	0	0.49	27	0	0.44	28
Credit card	30–89 days past due	0	0.81	6	0	1.02	19	0	0.87	18	0	1.03	23	0	0.83	23
	90+ days past due	0	0.45	14	0	0.22	27	0	0.18	30	0	0.26	36	0	0.22	36
	Nonaccrual	0	0.10	36	0	0.02	46	0	0	46	0	0.07	42	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	427,506	355,884	354,792	351,510	347,592											
Retained earnings	654,726	175,997	150,703	117,432	96,547											
Accumulated other comprehensive income (AOCI)	-6,181	-10,128	-8,341	-15,112	-14,939											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,076,051	521,753	497,154	453,830	429,200											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	161,567	107,228	107,695	108,254	107,746											
Accumulated other comprehensive income-related adjustments	-6,181	-10,128	-8,341	-15,112	-14,939											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	920,665	424,653	397,800	360,688	336,393											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	920,665	424,653	397,800	360,688	336,393											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	116,569	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	116,569	0	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	116,569	0	0	0	0											
Tier 1 Capital	1,037,234	424,653	397,800	360,688	336,393											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	179,000	72,000	80,000	80,000	80,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	88,656	41,012	33,062	31,694	31,983											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	267,656	113,012	113,062	111,694	111,983											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	267,656	113,012	113,062	111,694	111,983											
Exited advanced approach tier 2 capital																
Total capital	1,304,890	537,665	510,862	472,382	448,376											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	12,420,758	6,336,146	4,785,573	4,546,442	4,363,217											
Less: Deductions from common equity tier 1 capital	161,567	107,228	107,695	108,254	107,746											
Less: Other deductions	-1,305	-8,640	-6,775	-6,365	-5,533											
Total assets for leverage ratio	12,260,496	6,237,558	4,684,653	4,444,553	4,261,004											
Total risk-weighted assets	9,704,448	4,121,749	3,913,808	3,463,014	3,378,029											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.49	12.37	8	10.30	10.91	24	10.16	12.50	13	10.42	12.37	21	9.96	11.95	20	
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 capital, column A	10.69	13.11	9	10.30	11.60	16	10.16	13.19	6	10.42	13.03	12	9.96	12.68	7	
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Total capital, column A	13.45	14.91	24	13.04	13.45	24	13.05	14.63	25	13.64	14.48	41	13.27	14.15	40	
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 leverage	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6	7.89	10.04	5	
Supplementary leverage ratio, advanced approaches HCs		6.71														

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income											0			0			
Insurance and reinsurance underwriting income											0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting											0			0			
Other insurance underwriting											0			0			
Insurance benefits, losses, expenses											0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		295,789			93,900			91,942			89,712			87,493		215.00	247.00

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			50			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			50			40			33.33			25					
Separate account assets (L/H) / Total life assets	13.40			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0.36			0.41			0.37			0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue	2.76			0.01			0.03			0		0		0.01				
Credit related premium income / Total premium income	32.99			100			100			50			60					
Other premium income / Total premium income	67.01			0			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	23.22			19.85			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	4.49																	
Insurance benefits, losses, expenses / Insurance premiums	927.51			-40.91			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	26.38	12	99	20.03	11.01	83	21.35	11.53	86	22.88	13.70	91	23.77	14.86	92			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Foreign Activities															
Total foreign loans and leases	0	0	0	0	314										
Real estate loans.....	0	0	0	0	314										
Commercial and industrial loans					0										
Loans to depository institutions and other banks acceptances	0	0	0	0	0										
Loans to foreign governments and institutions	0	0	0	0	0										
Loans to individuals	0	0	0	0	0										
Agricultural loans.....	0	0	0	0	0										
Other foreign loans.....	0	0	0	0	0										
Lease financing receivables.....	0	0	0	0	0										
Debt securities	14,085	9,976	9,628	9,119	9,388										
Interest-bearing bank balances	0	0	0	0	0										
Total selected foreign assets	14,085	9,976	9,628	9,119	9,702										
Total foreign deposits	0	0	0	0	0										
Interest-bearing deposits	0	0	0	0	0										
Non-interest-bearing deposits.....	0	0	0	0	0										
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Yield: Foreign loans		0.66			0.05		0		0	0	48	0	0	48	
Cost: Interest-bearing deposits.....		0.14			1.24		2.53		1.85					0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79					2.35		3.83					4.38	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		6.83			5,672.05		-47.91		-100	-27.26	8	-17.59	22.03	42	
Total selected assets.....	41.19	9.48	83	3.61	6.04	60	5.58	-25.04	76	-6.01	5.03	42	-1.56	-5.54	52
Deposits		0.73			-44.89		2.53			-2.42					-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....							0	0
Home equity lines.....							0	0
Credit card receivables.....							0	0
Auto loans.....							0	0
Commercial and industrial loans.....							0	0
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans.....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans					0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans					0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	
90+ Days Past Due Securitized Assets							
1–4 family residential loans					0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans					0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	0	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		20,000	26,500	24,500	15,000	0	-24.53	35.14
Dividends		20,000	26,500	24,500	15,000	0	-24.53	35.14
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		20,000	26,500	24,500	15,000	0	-24.53	35.14
Securities gains (losses)		131	0	0	0	0		
Other operating income		101	0	0	0	0		
Total operating income		20,232	26,500	24,500	15,000	0	-23.65	36.70
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		8,523	4,401	4,539	4,539	4,539	93.66	87.77
Other expenses		4,361	252	104	135	196	1630.56	168.53
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,884	4,653	4,643	4,674	4,735	176.90	109.05
Income (loss) before taxes		7,348	21,847	19,857	10,326	-4,735	-66.37	-14.92
Applicable income taxes (credit)		-4,051	-1,280	-994	-1,005	-1,774		
Extraordinary items						0		
Income before undistributed income of subsidiaries		11,399	23,127	20,851	11,331	-2,961	-50.71	5.91
Equity in undistributed income of subsidiaries		92,597	18,915	30,840	27,896	23,500	389.54	274.46
Bank subsidiaries		92,597	18,915	30,840	27,896	23,500	389.54	274.46
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		103,996	42,042	51,691	39,227	20,539	147.36	193.02
Memoranda								
Bank net income		112,597	45,415	55,340	42,896	23,500	147.93	184.85
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,366,796	97.52	596,703	99.86	573,410	99.34	532,105	500,896	129.06	188.33
Common and preferred stock		1,366,796	97.52	596,703	99.86	573,410	99.34	532,105	500,896	129.06	188.33
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		3,068	0.22	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		25,271	1.80	280	0.05	3,663	0.63	1,537	7,858	8925.36	-13.01
Cash and due from unrelated depository institution		2,093	0.15	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		4,129	0.29	0	0	0	0	0	0	0	0
Other assets		156	0.01	554	0.09	174	0.03	103	210	-71.84	-31.58
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,401,513	100.00	597,537	100.00	577,247	100.00	533,745	508,964	134.55	178.46
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		197,096	14.06	79,059	13.23	78,920	13.67	78,781	78,641	149.30	151.07
Other liabilities		11,797	0.84	647	0.11	1,173	0.20	1,134	1,123	1723.34	647.12
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	-100.00	
Total liabilities		208,893	14.90	79,706	13.34	80,093	13.87	79,915	79,764	162.08	119.14
Equity Capital		1,192,620	85.10	517,831	86.66	497,154	86.13	453,830	429,200	130.31	192.32
Perpetual preferred stock (income surplus)		116,569	8.32	0	0	0	0	0	0	0	
Common stock		416	0.03	199	0.03	199	0.03	198	197	109.05	117.80
Common surplus		494,125	35.26	360,741	60.37	356,436	61.75	352,093	347,691	36.98	50.00
Retained earnings		654,726	46.72	172,075	28.80	150,703	26.11	117,432	96,547	280.49	614.81
Accumulated other comprehensive income		-6,181	-0.44	-10,128	-1.69	-8,341	-1.44	-15,112	-14,939		
Other equity capital components		-67,035	-4.78	-5,056	-0.85	-1,843	-0.32	-781	-296		
Total liabilities and equity capital		1,401,513	100.00	597,537	100.00	577,247	100.00	533,745	508,964	134.55	178.46
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	-100.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	8.96	11.94	23	8.26	9.11	41	10.84	10.58	55	8.66	11.03	23	4.64	8.67	10
Bank net income / Average equity investment in banks	9.57	11.80	34	7.82	9.38	35	10.02	10.85	41	8.36	11.56	16	4.76	9.11	9
Nonbank net income / Average equity investment in nonbanks		13.12			9.69			12.07				10.83			9.81
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16				9.40			8.81
Bank net income / Parent net income	108.27	96.79	87	108.02	104.93	68	107.06	103.77	69	109.35	104.73	76	114.42	104.64	88
Nonbank net income / Parent net income	0	3.40	15	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33				90.39			90.33
Leverage															
Total liabilities / Equity capital	17.52	16.81	68	15.39	11.62	61	16.11	9.66	70	17.61	9.50	76	18.58	11.14	71
Total debt / Equity capital	16.53	11.71	76	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91	18.32	4.62	91
Total debt + notes payable to subs that issued TPS / Equity capital	16.53	13.63	72	15.27	9.67	66	15.87	7.99	73	17.36	7.93	81	18.32	9.36	76
Total debt + Loans guaranteed for affiliate / Equity capital	16.53	11.77	76	15.27	5.79	79	15.87	3.97	89	17.36	3.98	91	18.32	4.64	91
Total debt / Equity capital – excess over fair value	16.53	11.81	76	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91	18.32	4.62	91
Long-term debt / Equity capital	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91	18.32	4.39	92
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	39.86	95	100	20.97	97	66.17	14.37	91	100	15.49	96	98.38	17.83	95
Double Leverage															
Equity investment in subs / Equity capital	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90	116.70	105.17	84
Total investment in subs / Equity capital	114.60	108.40	81	115.23	104.82	87	115.34	104.48	87	117.25	104.38	89	116.70	105.55	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.67	0.29	93	1.88	0.49	87	1.48	0.44	85	2	0.36	94	3.49	0.56	97
Equity investment in subs – equity cap / Net income-div (X)	3.32	1.05	89	3.45	1.45	89	2.29	1.47	76	3.75	1.18	93	31.16	1.91	96
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	37.66	152.85	7	116.48	121.76	52	110.54	153.39	40	69.54	113.37	26	7.72	96.31	5
Cash from ops + noncash items + op expense / Op expense + dividend	42.25	154.48	9	113.27	138.81	39	111	152.31	36	70.66	123.74	22	6.67	100.80	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-32.14	98.54	4	85.82	140.42	18	109.22	105.99	58	72.54	108.88	17	9.15	101.42	7
Pretax operating income + interest expense / Interest expense	186.21	1,835.33	10	596.41	2,318.94	41	537.48	17,211.14	22	327.50	1,631.73	36	-4.32	1,955.22	21
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	186.21	1,770.77	10	596.41	1,435.81	38	537.48	2,481.22	29	327.50	1,015.91	33	-3.23	1,082.59	16
Dividends + interest from subsidiaries / Interest expense + dividends	33.27	174.12	8	112.30	137	46	106.71	196.13	29	65.56	140.89	20	0	107.07	3
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)	14.27	47.61	28		52.16			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.73	3.44	15	0.03	2.19	44	0.46	1.59	53	0.09	1.59	47	1.36	1.68	60
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0			0			0			0	
Nonaccrual		0.92			0			8.16			0.70			0.46	
Total		1.09			0			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	452.64	66.37	97	83.01	79.13	55	88.34	65.39	70	161.87	87.25	86		100.86	
Dividends declared / Net income	49.61	28.27	89	45.66	29.39	72	35.63	25.65	63	46.76	24.10	85	88.80	32.32	94
Net income – dividends / Average equity.....	4.51	8.62	12	4.49	6.36	29	6.98	7.61	40	4.61	8.12	12	0.52	5.74	8
Percent of Dividends Paid															
Dividends from bank subsidiaries	38.76	155.92	17	138.04	130.75	59	133.01	160.93	47	81.78	131.90	23	0	106.72	8
Dividends from nonbank subsidiaries	0	4.90	22	0	3.01	28	0	2.59	28	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	38.76	203.53	8	138.04	158.62	53	133.01	209.89	41	81.78	144.51	19	0	114.69	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	17.76	45.96	18	58.35	43.52	62	44.27	45.88	45	34.97	33.37	52	0	35.18	11
Interest income from bank subsidiaries.....	0	0.11	24	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	17.76	51.33	18	58.35	51.02	60	44.27	48.40	43	34.97	35.67	51	0	41.35	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			99.52			76.61			80.47			129.02	
Interest income from nonbank subsidiaries.....		2.44			0.07			0.91			0.31			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.02			0.02			0.17			0.60	
Other income from nonbank subsidiaries.....		0.07			0.11			0.01			0.06			0.08	
Operating income from nonbank subsidiaries		87.22			105.70			83.73			96.62			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies		5.26			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			29.39			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.85	74.16	65	100	76.69	93	100	77.61	93	100	72.95	94		67.33	
Interest income from bank subsidiaries.....	0	0.23	23	0	0.11	33	0	0.23	32	0	0.55	29		1.07	
Management and service fees from bank subsidiaries	0	1.44	37	0	0.96	43	0	0.75	43	0	0.59	43		2.14	
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	46	0	0.01	46	0	0.01	44		0.01	
Operating income from bank subsidiaries	98.85	83.13	56	100	84.80	86	100	94.06	87	100	89.39	88		79.76	
Dividends from nonbank subsidiaries	0	3.07	21	0	1.76	28	0	1.13	29	0	2.65	26		1.78	
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0	46	0	0	45	0	0	46		0	
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48	0	0	47		0	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0	47	0	0	47	0	0	47		0	
Operating income from nonbank subsidiaries	0	4.67	14	0	2.06	24	0	1.56	25	0	3.33	23		3.09	
Dividends from subsidiary holding companies.....	0	2.10	45	0	0	48	0	0	47	0	0	48		0	
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	49	0	0	49		0	
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	50	0	0	50	0	0	50		0	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49		0	
Operating income from subsidiary holding companies.....	0	3.91	43	0	0	47	0	0	47	0	0	47		0	
Loans and advances from subsidiaries / Short term debt.....		158.10			400.31			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	59.71	13	0	70.71	14	0	81.26	15	0	74.60	13